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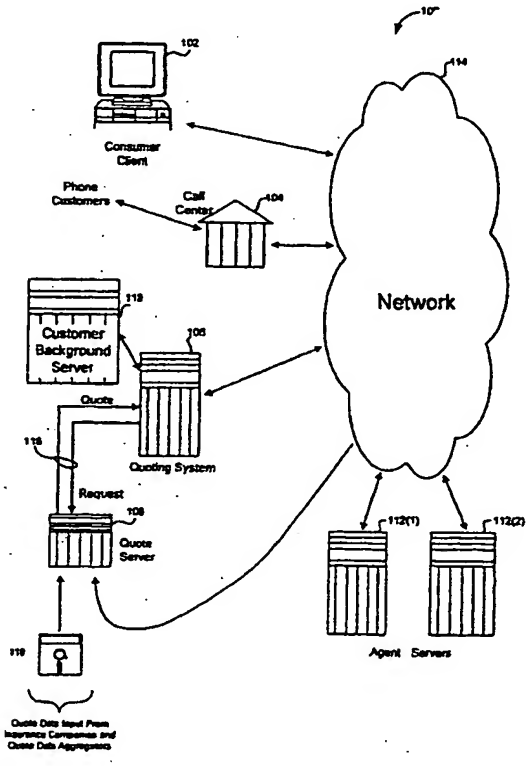
(54) Title: ONLINE QUOTATION SYSTEM ALLOWING FOR PARTIAL RESULTS VIEWING AND FULL RESULTS VIEWING



(57) Abstract: A computer system (100) processes and provides quotations of prices to consumers (102) for products or services by storing, in a server cluster coupled to a network (114), a database of quote data (108), wherein the database of quote data (108) includes parameters relating to prices and other offering terms for the products or services being quoted and further includes contact information about an offeror of the products or services, accepting an input of purchaser variables (116), searching the database of quote data (108) to identify products or services with offering terms that match the purchaser variables, generating a list of matched quotes (116), transmitting the list of matched quotes to the potential purchaser (102), prompting the potential purchaser (102) to submit payment for the contact information for some or all of the matched quotes, following the step of transmitting the list of matched quotes and, if the potential purchaser (102) submits payment for the contact information for the matched quotes, transmitting the list of matched quotes and associated contact information to the potential purchaser (102). When the purchaser (102) buys insurance for which contact information is listed, the payment for contact information could be refunded all or in part.

WO 01/11517 A1

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ONLINE QUOTATION SYSTEM ALLOWING FOR PARTIAL RESULTS VIEWING AND FULL RESULTS VIEWING

BACKGROUND OF THE INVENTION

The present invention relates to an online quotation system in general and in particular to methods and apparatus for generating partial quotations and full quotations, the partial quotations usually being prior to a user paying for the quotations and the full quotations usually being after a user pays for the quotations.

With the increasing use of the Internet, a global internetwork of networks, many services have been developed to provide consumers (potential purchasers) with the ability to shop online to purchase products and services as well as to comparison shop. Some systems even allow potential purchasers to set a bid price for products or services.

Insurance products and services have historically been among the most difficult types of products and services for consumers to shop for and purchase. Consumers have had to contact and/or meet with separate insurance companies and/or agents during normal work hours to compare the policies of different insurance companies. Even worse, consumers have had to provide the same purchasing variables multiple times to multiple insurance providers in order to do policy comparisons. As a result, the majority of consumers give up shopping for the best deal.

One partial solution is provided by services that allow consumers to provide their purchasing variables once and receive policy information from a limited number of insurance companies at no charge. Some of those systems operate over the Internet. The current process for a typical service is inefficient because consumers must individually request policy information on a company-by-company basis and wait for a period of days to receive a significant portion of their policy comparison information by e-mail or regular mail. Moreover, the policy information they receive is often in hard-to-compare formats. In addition, certain of the price quotations received by consumers may not be competitive or otherwise appropriate for particular consumers.

The typical Internet-based purchasing process is also inefficient for insurance providers because the insurance providers are responding to requests for policy information and quotes instead of requests for actual insurance policies. This results in higher costs for many such insurance providers. Also, since consumers are not paying to receive this policy information from these multiple insurance providers, consumers have

much more of an incentive to shop for rather than actually purchase an insurance policy through existing Internet services, much like real estate shoppers that attend open houses and do not purchase.

SUMMARY OF THE INVENTION

The present invention overcomes several disadvantages of the prior art used to provide quotations for products and services to consumers. In one embodiment, a computer system processes and provides quotations of prices to consumers for products or services by storing, in a server cluster coupled to a network, a database of quote data, wherein the database of quote data includes parameters relating to prices and other offering terms for the products or services being quoted. The database also includes contact information about an offeror of the products or services, the computer system also provides for accepting an input of purchaser variables, searching the database of quote data to identify products or services with offering terms that match the purchaser variables, generating a list of matched quotes, transmitting the list of matched quotes to the potential purchaser, prompting the potential purchaser to submit payment for the contact information for some or all of the matched quotes, following the step of transmitting the list of matched quotes and, if the potential purchaser submits payment for the contact information for matched quotes in the list of matched quotes, transmitting the list of matched quotes and associated contact information to the potential purchaser. In some embodiments, the consumer is charged one fee for all the contact information, but in others the consumer might be charged some nonconstant function of the number of quotes for which contact information is given.

In one aspect of a specific insurance purchasing Internet server, the operator of the server maintains a network of agencies, where each member agency can provide insurance products to potential insureds. Using the server, a consumer can engage in insurance transactions with member agencies and the server can facilitate consumer fulfillment. The interaction and fulfillment can occur using the Internet server or by the consumer calling a call center. Preferably, the server and call center are integrated to provide a seamless and fully integrated method for many consumers to obtain insurance products.

A further understanding of the nature and advantages of the inventions herein may be realized by reference to the remaining portions of the specification and the attached drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 is a diagram of a quotation computer system according to one embodiment of the present invention.

Fig. 2 is a block diagram of portions of the quoting system shown in Fig. 1.

Fig. 3 is a block diagram showing the processes and communications between a consumer client computer, a quote server computer and an agent server computer.

Fig. 4 is a flowchart of a process for handling quotation services between a consumer client and a quote server.

Fig. 5 is a flowchart of a process of interaction between a consumer client and an agent server for providing a policy following a quote from a quote server.

Fig. 6 is a flowchart of a process for performing a consumer survey.

Fig. 7 is a flowchart of a follow-up process performed by a quote server.

Fig. 8 is a block diagram showing the processes and communications for providing quote data input shown in Figure 1.

DESCRIPTION OF THE PREFERRED EMBODIMENTS

The present invention has many applications, as will be apparent after reading this disclosure. In describing an embodiment of a quotation system according to the present invention, only a few of the possible variations are described. Other applications and variations will be apparent to one of ordinary skill in the art, so the invention should not be construed as narrowly as the examples, but rather in accordance with the appended claims.

The quotation computer system described below can be used to facilitate the process of providing, for example, insurance such as automobile, life or home insurance. A potential purchaser of insurance (the consumer) provides a quote server with purchaser variables. Purchaser variables are characteristics of the consumer that would affect the terms of a policy issued to that consumer. For example, if the insurance

is auto insurance, the purchaser variables might include driver name, driver age, driver gender, driver address (including state of residency), make of car, age of car, driving record, desired policy coverage amounts, etc.

Those purchaser variables are used to match against agent/insurer criteria, to identify policies and terms (price, duration, coverage limits, etc.) for policies that the agent/insurer would provide to a policyholder described by the purchaser variables. This matching is done either by the quote server, using quote data provided by the agents or insurers, or by the agent servers. The matching can be done at the agent server, but more typically, the operator of the quoting system maintains a quote server. The quote server operates using data provided by insurance companies or by quote data aggregators.

The potential purchaser is then presented with the list of matching quotes. A typical matching quote would indicate the essential terms of a policy and the premium to be paid. The matching quote might also indicate a customer satisfaction index. However, the list of matching quotes would not include the contact information, such as agent name or insurer name, associated with the quote. Optionally, the quote server might display a logo or an advertisement along with the agent name or insurer name. Such additional information might be displayed in all cases, or just when the agent or insurer requests the additional information be displayed, typically upon payment of a fee.

The customer satisfaction index is a value that represents objective information about the insurer and the agent offering a policy. This information might include the insurer's claims paying record and service ratings as well as the agent's service ratings.

With the quote server operator acting as the consumer's insurance broker, the consumer is prompted by the quote server to compare the premiums and other terms presented by the quote server with each other and with the consumer's current insurance terms, if any. The quote server might provide entry screens where the consumer enters the terms of current insurance, to facilitate the comparison.

If the consumer likes one or more of the quotes, the consumer then pays to see the contact information associated with the quotes on the list. The consumer can then arrange for a policy with a selected agent, or a direct insurer if that insurer does not use agents. If the consumer follows certain procedures, such as binding within a set time period with an agent or direct insurer provided by the quote server operator, the quote server operator might provide a refund of all or a portion of the amount paid for the

quotes, or the agent or direct insurer might discount the premium by the amount paid, pursuant to an agreement with the quoting system operator. The agent or direct insurer agreement might also set out the fees to be paid to the quoting system operator for the referrals.

Periodically, the quote server could automatically poll purchasers at random, such as by e-mail, to determine a satisfaction index for an agent or insurer. Also, prior to expiration of a policy, the quote server might automatically send out a prompting message to prompt the consumer to revisit the quote server's Web site and check for more current rates on new policies.

The preferred embodiment includes agent filtering, but agent filtering is not a required function of the system. As the use of the quotation system becomes widespread, consumers will recognize the quotation system for its agent filtering. Agent filtering is the process of adding and removing agents based on objective indicia of agent performance. Using agent filtering, if multiple complaints are received from consumers relating to a specific agent, that agent's rating would go down and eventually the agent would be dropped from the contact list. Thus, the agent ratings could be used to direct consumers.

On a basic embodiment, the quotes are listed in alphabetical order, in price order or in some other logical order apparent from the quotes themselves. In a variation of the basic embodiment, the quotes are presented in an order based on an agent rating, which might not be apparent or displayed. In such an embodiment, if the consumer selected a policy that could be obtained from more than one agent listed in an agent table, the consumer might be presented with contact information directing the consumer to the top-rated agent. Alternatively, the consumer could be provided with contact information for more than one agent and the ratings for those agents. With such information provided to consumers or used to order information presented to consumers, agents would have additional incentive to ensure that they provide the service necessary to maintain a high agent rating.

In a specific embodiment, the total number of agents is limited to ensure that each listed agent receives enough business from the quoting system to remain responsive to consumers using the quoting system.

A typical computer system for implementing such a quotation system is described below, in reference to the figures.

Fig. 1 is a diagram of a quotation computer system 100, comprising a client 102, a quote server 108, quote data input 110, a quoting system 106, agent servers 112 (two such agent servers, 112(1) and 112(2) are shown) and network 114 used for handling communications among client 102 and servers 108 and 112. It should be understood that, while in a preferred embodiment network 114 comprises the Internet, other known methods of intercommunication could be used instead, such as a local area network, a wide area network, point-to-point dial-up connections, analog telephone, facsimile, or the like. Quote data input 110 is shown in FIG. 1 as removable media. It should be apparent from this description however that quote data input 110 can be provided in a number of ways, such as transmission by modem or over a network connection to a file server or the Internet, or by original installation. The quote data can be provided by a quote aggregator or the insurance companies. A call center operation might also be used here, for consumers that have a telephone but not online access.

In the call center operation, a consumer calls a call center operator at the call center 104. An interactive voice response unit (VRU) explains to the consumer how the call center operation works and indicates the charges to the consumer. The consumer is given an option to proceed and, if the consumer decides to proceed, the VRU requests a credit card or charge card number. The consumer is then charged for the quotes and is connected to a customer service representative, who takes the consumer's purchaser variables and generates a list of quotes with contact information. Where allowable, the call center might make arrangements with the consumer's telephone company to apply the charges to the consumer's telephone bill rather than use a credit card or charge card.

One advantage to the consumer obtaining online quotes over telephone quotes is that the consumer can view the quotes (without contact information) prior to deciding whether or not to pay for the quotes.

Client 102 is typically a computer capable of communicating over a TCP/IP (Transport Control Protocol/Internet Protocol) link using HTTP (HyperText Transport Protocol) messages. In a specific embodiment, client 102 includes an HTTP browser and quoting system 106 and agent server(s) 112 include, at least, an HTTP server or other type of server. Other protocols besides TCP/IP and HTTP can be used instead for communications with client 102.

Quoting system 106 is also coupled to a consumer background server 118. Consumer background server 118 is a computer system for providing consumer

background information, such as driving records, credit records and insurance claims history. Server 118 might be a collection of servers. For example, server 118 might serve credit data maintained by a credit reporting agency, driving record data maintained by a state department of motor vehicles and insurance information maintained by an insurance industry data collector, such as the CLUE insurance information system.

Quoting system 106 can use the information provided by server 118 to select the proper policies and terms to present to the consumer. Quoting system 106 might also provide an additional service to the consumer by allowing the consumer to view the information on that consumer at server 118 (for free, or for a fee) and provide instructions on how the consumer can correct erroneous information. Some quoting systems might allow a consumer to enter corrections directly and take those corrections into account in quoting insurance rates and policies, while others simply refer the consumer to the source of the information.

Another use of server 118 (or the individual information maintainers enveloped by server 118), is for the insurance companies providing insurance. Once the information on a consumer is obtained by quoting system 106, it can be provided or sold to the consumer or to the insurer. Preferably, the insurance company is only provided information for those consumers that have selected that insurance company, however some of the consumer information might be needed before such selection, for example to calculate the prices to present prior to the payment for contact information.

Fig. 2 is a block diagram of portions of the quoting system 106 shown in Fig. 1. Quoting system 106 comprises program code 212 that is executable on processor 210. Program code 212 may contain code for maintaining and processing data stored in session database 214, consumer database 216, products list 218, or agents list 220 and for communicating data to and from quote server 108 via communications path 116.

Agent list 220 contains any contact, rating, and related information necessary or desirable to identify or describe the various local insurance agents associated with quotation computer system 100. Insurance products list 218 contains information regarding the various types of policies available such as auto, fire, life, liability or home or other property/casualty insurance. Consumer database 216 includes at least the necessary information to distinguish one particular potential purchaser from another and may contain precise information about specific quote requests, policies held, purchaser variables or other information.

In one embodiment, consumer database 216 is used by quoting system 106 to determine when follow-up emails or updated quote information need to be sent to a consumer, for example, a birth date stored in consumer database 216 may be used to determine if the consumer has reached a particular age affecting his or her policy. In another embodiment, quoting system 106 utilizes consumer database 216 for accounting purposes between the operator of the quoting system and both the consumers and the agents/insurance providers for reasons such as to provide consumers with discount information or a refund of the payment provided by the consumer for contact information once a matching policy has been purchased.

Session database 214 identifies a particular quote request transaction and contains a unique session identifier for each session. Session identifiers provide a means by which the quoting system can manage refunds or discounts for consumers who purchase policies from agents identified in the transmitted contact information as well as to identifying potential purchasers to those agents. Those having skill in the art will appreciate that the session identifiers can be put to other uses and the granularity of the session identifiers may vary depending on their use. For example, session database 214 may be cross-referenced with consumer database 216, products list 218, and agent list 220 to provide detailed information about a particular session, moreover, session IDs may include time stamping so that potential purchasers who did or did not pay for contact information or purchase from an agent provided by the quote system operator may be subsequently solicited by electronic mail or other means.

In addition to communication path 116, quoting system 106 includes various other communications paths providing for the manipulation, storage, and loading of data including communications path 222 coupled to agent list 220, communications path 224 coupled to insurance products list 218, and communications path 226 coupled to consumer database 216. Data may likewise be transferred or edited using input communications path 228 and output communications path 230 coupled to I/O connector 202. I/O connector 202 can accept and transmit data in various formats including but not limited to HTTP and facsimile by means of HTTP server 208, Fax server 206, and Call Center server 204. Although separate servers are illustrated for each individual data format it should be understood that other data formats as well as a single server capable of processing multiple message types may be employed. Input path 228 may accept quote requests from call center 104 and network 114 and may accept other information such as

quote data or consumer survey information. Output path 230 in turn may provide matching quote lists, contact information, and agent messages as shown.

Fig. 3 is a block diagram showing the processes and communications between a consumer client computer, a quote server computer and an agent server computer. A consumer client within the system 300 first initiates a quote session when a quote request is issued. The session begins and a session identifier may be created upon receipt of the quote request within the quoting system 302. The quoting system may then reply to the request by preparing and transmitting a set of questions for the consumer regarding the insurance product desired, consumer information and preferences 304. These questions may then in turn be conveyed to the consumer by visual means such displaying them in a browser format or by audio or other means 306.

Answers to the transmitted questions can be transmitted by the consumer and accepted by the quoting system so that consumer (purchaser) variables can be generated therefrom 308. It should be noted that the generation of questions and the receipt of answers may only be necessary when a consumer initially begins to use the quoting system or when updated information is required and that otherwise previously acquired and stored data may be used. However derived, the consumer variables are then transmitted to the quote server 310 which attempts to match the transmitted variables with quote data stored in its associated quote database 312. Any quote lists identifying matching quote data determined by the quote server are then forwarded to the consumer for review 314 and the consumer is prompted for payment to contact information associated with the transmitted quote lists 316.

The quoting system next determines if consumer desires to remit payment for the desired contact information 318. In one embodiment, the receipt of a valid credit card or electronic currency identifier is used for this determination. If the consumer desires to remit payment and receive contact information associated with the previously transmitted quote list it is prepared by the quoting system 322 and transmitted to the consumer 326. To identify the completed 324 or discontinued 320 transaction, the previously generated session number is saved.

It may thereafter be determined whether the consumer desires to use the provided contact information to purchase a product or policy from an agent identified in the transmitted list 328. At this point, the consumer may contact the agent directly or may desire that the agent or agents contact them regarding the desired policy. The

quoting system may then use the stored agent's contact information 332 to provide the consumer data and variables to the agent server desired 340 and may also provide a refund of the consumer's remitted payment 334. The consumer can then be notified of the refund 336 and the transaction completed 338. Session data would be recorded by the quoting system on any discontinued transactions 330 which could then be used by the quoting system, for example, to verify that a refund was appropriate if the consumer subsequently decided to use one of the quoting system listed agents.

Fig. 4 is a flowchart of a process for handling quotation services between a consumer client and a quote server. The process is initiated 400 and the consumer information or identifier is accepted 402. A determination is then made based upon the accepted information whether the requesting consumer has previously requested information from the quote server 404. Existing customers may have their consumer variables updated 406, and new customers may provide their purchaser variables to provide quote data. In one embodiment, existing customers would be able to expedite the process by providing only that information requiring update or by communicating that no updates are required. It should be noted that although the use of a question and answer type form is depicted that alternative means of providing consumer data are also acceptable. User preferences and information may be stored within consumer client and uploaded to the quoting system described for comparison with existing consumer information or use.

A quote list containing information related to quotes matching the transmitted consumer variables is then obtained from the quote server 410 and presented to the potential purchaser without contact information for insurers and/or agents associated with each matching quote 412. If the consumer is willing to purchase the withheld contact information, and payment is verified, the contact information associated with the transmitted matching quotes is delivered to the purchaser 420. If the consumer then selects one of the provided agents to purchase a product or service from the session data is transmitted to the selected agent. The transmitted session data may be used to identify what quote information was provided as well as to simplify contact and verification of the potential purchaser. In the event the potential customer either does not wish to purchase contact information related to the transmitted quote data or does not select one of the provided agents, the session data is stored so that the discontinued transaction may be resumed. A consumer can resume a session by entering enough

information to allow quote server 410 to match up the consumer with saved session data, or passwords could be used to match consumers with saved session data.

Fig. 5 is a flowchart of a process of interaction between a consumer client and an agent server for providing a policy following a quote from a quote server. To identify the consumer and the quote data provided a session identifier is first transmitted to a selected agent server 502. The selected agent server can then determine if the quote data is accurate or if it needs to be supplemented or corrected to produce a finished quote 504 which is then provided to the potential purchaser 506. At this point the potential purchaser may review the finished quote to determine if its terms are acceptable or if coverage is still desired 508. The consumer may either decline to purchase coverage, in which case the quote server is notified that no policy has been issued, or accept the finished quote.

The agent may then bind coverage (provide a binder) 510 and a premium is collected 511. The policy is then issued to the purchaser 512 and the quote server is provided with information relating to the granted policy including the date coverage begins, the required premiums and the coverage provided 518. The premium can be collected in several ways. The agent can collect the premium from the consumer and then pass it on to the insurance company. However, it might be more efficient and secure for the premiums to be collected by the quotation computer system operator (subject to the operator being a licensed broker and otherwise complying with regulations surrounding premium collection). The collected premiums can then be aggregated and credited to the insurance companies providing the coverage.

Fig. 6 is a flowchart of a process for performing a consumer survey. Consumer surveys may be provided to consumers for completion to improve the services provided as well as to rate and filter the associated agents to maintain quality service within the quote system described herein. In a preferred embodiment, consumer surveys are issued solely to consumers who hold policies with system-associated agents. Surveys may likewise be submitted to consumers who have paid to receive contact information but who failed to use it, or who viewed quote lists of matching quotes but who declined to purchase contact information however. After issuing a consumer survey 602, the quote server will read and store any information obtained from any completed surveys 608 and note and record any issued surveys not completed 610.

Fig. 7 is a flowchart of a follow-up process performed by a quote server. In response to a determination that follow-up with an existing client is necessary 702, updated purchaser variable information is obtained 704 and new matching quote data is generated, sent 706 and received by the consumer client 708. It will be appreciated that the follow-up determination itself be in response to a predefined event, such as the passing of an amount of time for selected existing consumers.

Fig. 8 is a block diagram showing the processes and communications for providing quote data input shown in Figure 1. Although a third party data aggregator is depicted, it should be appreciated that other sources of quote data may be employed, such as a local aggregation performed by the operator of the quotation computer system. A third party, quote data aggregator, 800 is shown receiving as inputs insurance quote rules 803 (two such quote rules, 803(1) and 803(2) are shown). Insurance quote rules 803 comprise a collection of methods and formulas for generating quote data based upon variables such as age, occupation, marital status, type of vehicle and driving record. Quote rules may be generally applicable to various types or categories of coverage or specific depending on the type of coverage sought. Similarly, some insurance products may require specific variables in order to generate quote data using the associated rules 803. The rules shown may also be from the same or different insurance providers. Quote aggregator 800 compiles various insurance quote rules into aggregate database 802. Quote server 108 may then access aggregate database 802 to generate and provide quote data.

In summary, a computer system has been described that allows for comparative shopping for products and services. One category of products is financial services products, such as auto, fire, life, liability or home or other property/casualty insurance. When used as an insurance-providing computer system, the system couples agent servers, each associated with a particular agent selling insurance. In some cases, the agents are assigned exclusivity based on purchaser variables, such as the geographic location of the consumer, but that is not required. Preferably, only one agent is connected to a given consumer for a given policy. The agent servers (and their associated agents) are included and excluded from the computer system as determined by the operator of the computer system. For example, an agent that fails to meet minimum service level requirements might be disconnected from the system. For some agents, the agent server

is nothing more than a facsimile machine that receives the consumer information from the quoting system.

For agent servers that remain connected, the agent servers are provided with all or part of the set of purchaser variables (the quote server could opt to withhold some variables). In an alternate embodiment, the agents (or insurance companies) provide the quote data in bulk to the quote server operator so that quotes can be generated without contacting the agent server for each quote. However, if a consumer decides to follow through with one agent, that agent's server will receive all the purchaser variables that are needed to bind a policy and that are available at the quote server.

Customer follow-up can also be performed by the quote server, to provide assurances that customers are receiving an acceptable level of customer service. One mechanism for customer service measurement is sending e-mailed customer surveys based on purchaser variables, such as date of policy purchase and consumer e-mail address.

The customer survey might serve as a trigger to send a refund of the quote fees paid to obtain quotes. The initial quotes provided to a potential purchaser provide policy terms, policy premiums, satisfaction ratings for the agents and insurers, and general information about the insurer(s), but do not disclose contact information, such as the name of the agent or the insurer. The customer will then be able to compare the rates and other information to the customer's current policy before deciding whether or not to pay for the contact information. If the customer requests the contact information, the customer is charged a refundable service fee and shown the contact information. If the customer uses the computer system's agent network to purchase a policy, the service fee is refunded to the customer, either directly from the quote system operator (who is then paid by the agent/insurer) or as a discount on the policy premiums (where allowed by law).

At predetermined intervals, the quote server will automatically send out prompts to purchasers prompting the purchaser to reconsider a policy. Other events, such as a change of address, change of driver age, change of vehicle or the like, might also trigger a prompt to reconsider. The purchaser might opt to limit the prompts only to cases where a change in premium would be more than a set amount of money or a set percentage savings over a current policy.

A method and apparatus for creating a seamless insurance system is disclosed above. With such a method or apparatus, consumers can shop for insurance products and the policies can be fulfilled in an integrated manner so that consumers can shop and obtain insurance more easily, with the quoting system operator acting as the consumer's broker.

The above description is illustrative and not restrictive. Many variations of the invention will become apparent to those of skill in the art upon review of this disclosure. For example, the quotation server system for use in insurance sales is described in great detail. However, the quotation server system could also be used to provide automobile quotes, commodity consumer goods quotes, mortgage and home loan quotes, travel-related quotes (airlines, hotels, auto rentals, cruises), and the like. The scope of the invention should, therefore, be determined not with reference to the above description, but instead should be determined with reference to the appended claims along with their full scope of equivalents.

WE CLAIM:

1. In a computer system for processing and providing quotations of prices to consumers for products or services, a method of providing a potential purchaser of the products or services with a quotation for the products or services, a method comprising the steps of:

storing, in a server cluster coupled to a network, a database of quote data, wherein the database of quote data includes parameters relating to prices and other offering terms for the products or services being quoted and further includes contact information about an offeror of the products or services;

accepting, at a quote server, an input of purchaser variables;

searching the database of quote data to identify products or services with offering terms that match the purchaser variables;

generating a list of matched quotes;

transmitting the list of matched quotes to the potential purchaser;

prompting the potential purchaser to submit payment for the contact information for one or more of the matched quotes, following the step of transmitting the list of matched quotes;

if the potential purchaser submits payment for the contact information for one or more of the matched quotes, transmitting the list of matched quotes and associated contact information to the potential purchaser.

2. The method of claim 1, wherein the product is insurance and the purchaser variables are characteristics of the purchaser of insurance that affect at least one term of an insurance policy that an agent or insurance company could issue to a purchaser with those characteristics.

3. The method of claim 1, wherein the step of prompting the potential purchaser to submit payment is a step of requesting a form of payment.

4. The method of claim 1, wherein the step prompting the potential purchaser to submit payment is a step of requesting credit card identifiers.

5. The method of claim 1, further comprising the steps of:

arranging for purchase of a quoted product or service; and

refunding to the consumer all or a portion of the payment for contact information upon the consumer's purchase of the quoted product or service.

6. The method of claim 1, wherein the quote data includes a set of rules used to identify products and services.

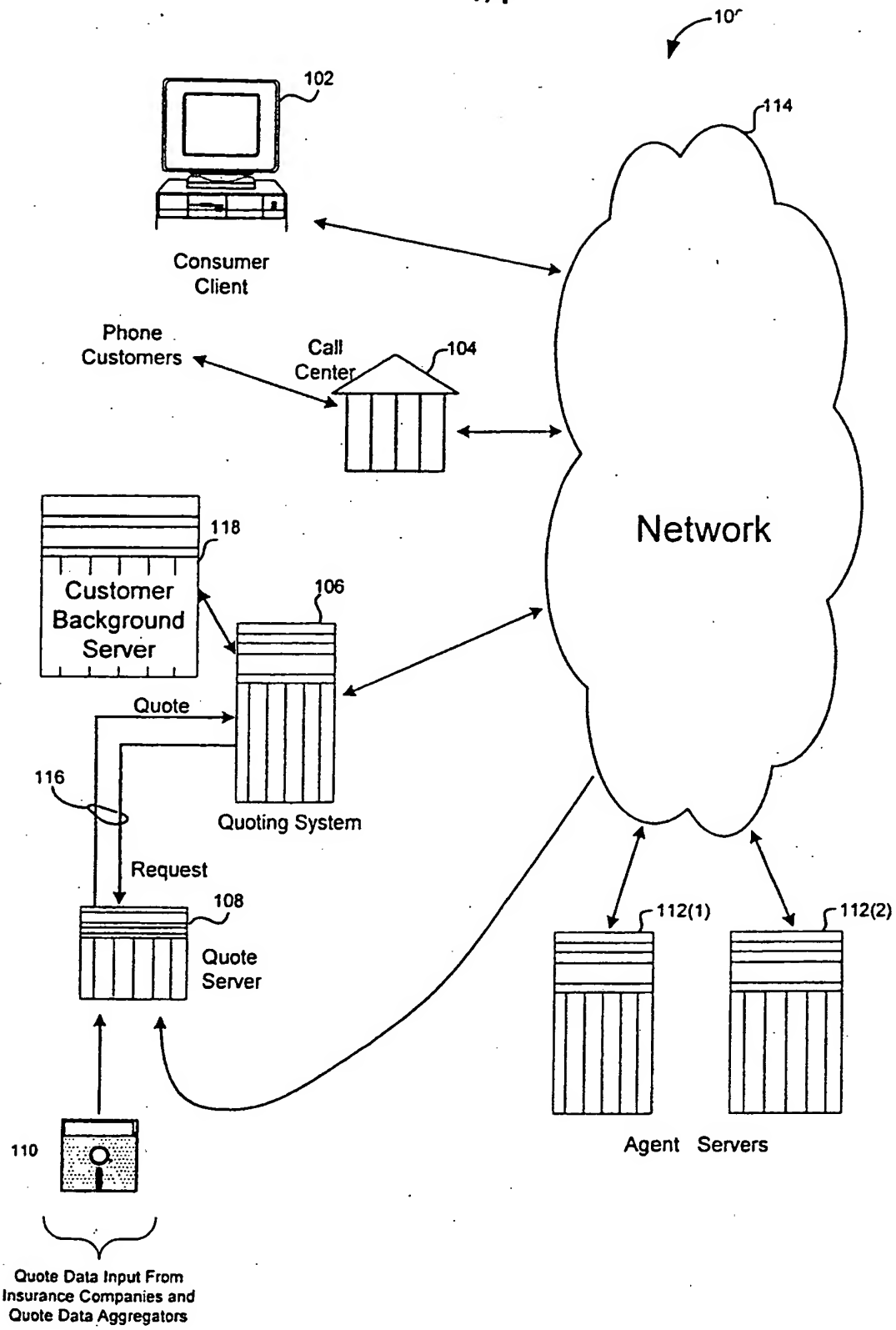
100
102
Consumer Client
114
Network
Phone Customers
Call Center
104
118
Customer Background Server
106
Quote
116
Quoting System
Request
108
Quote Server
112(1)
112(2)
Agent Servers
110
Quote Data Input From Insurance Companies and Quote Data Aggregators

FIG. 1

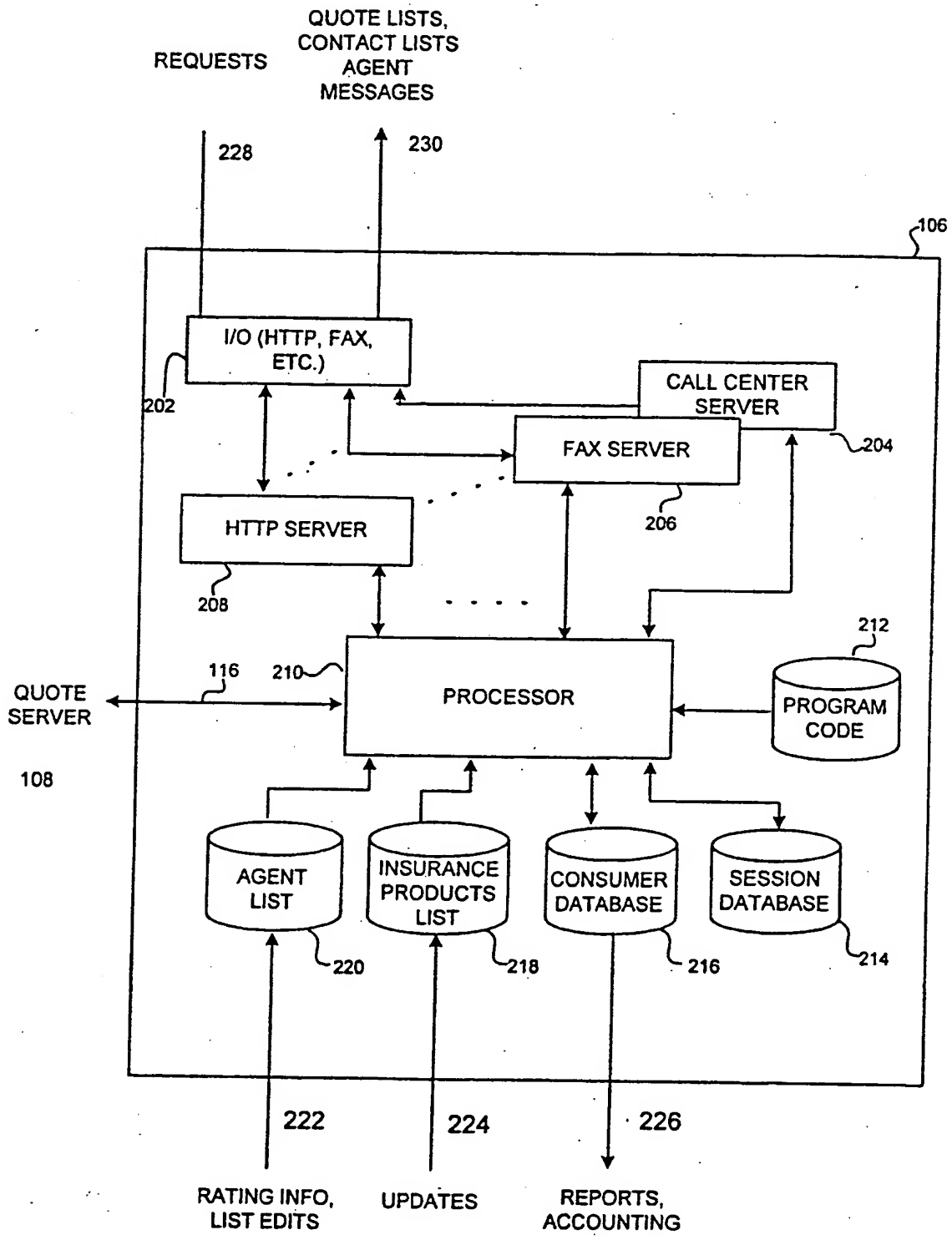
REQUESTS
QUOTE LISTS, CONTACT LISTS AGENT MESSAGES
228
230
106
I/O (HTTP, FAX, ETC.)
202
CALL CENTER SERVER
204
FAX SERVER
206
HTTP SERVER
208
212
116
210
PROCESSOR
PROGRAM CODE
QUOTE SERVER
108
AGENT LIST
INSURANCE PRODUCTS LIST
CONSUMER DATABASE
SESSION DATABASE
220
218
216
214
222
224
226
RATING INFO, LIST EDITS
UPDATES
REPORTS, ACCOUNTING

FIG. 2

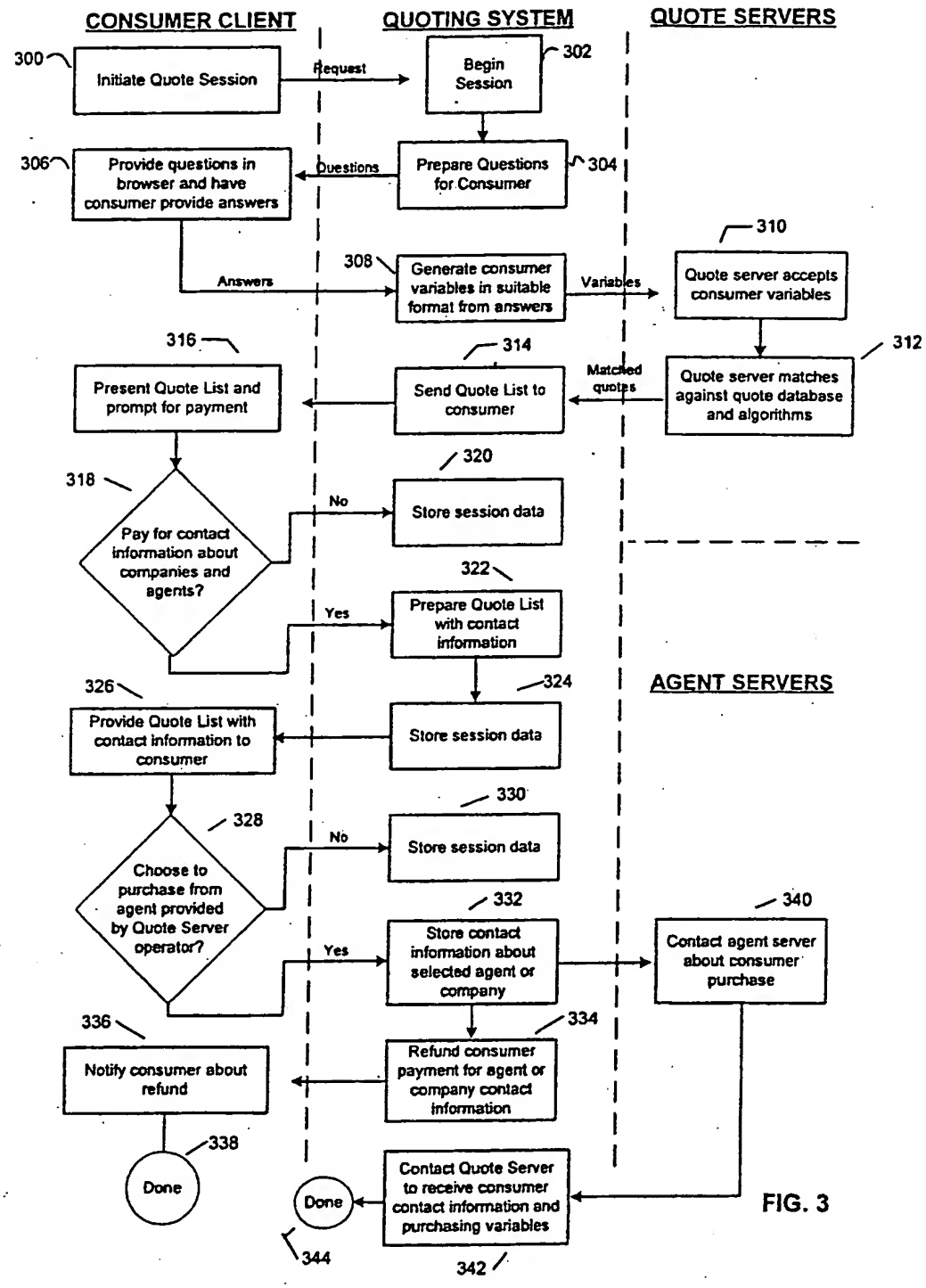

FIG. 3

SUBSTITUTE SHEET (RULE 26)

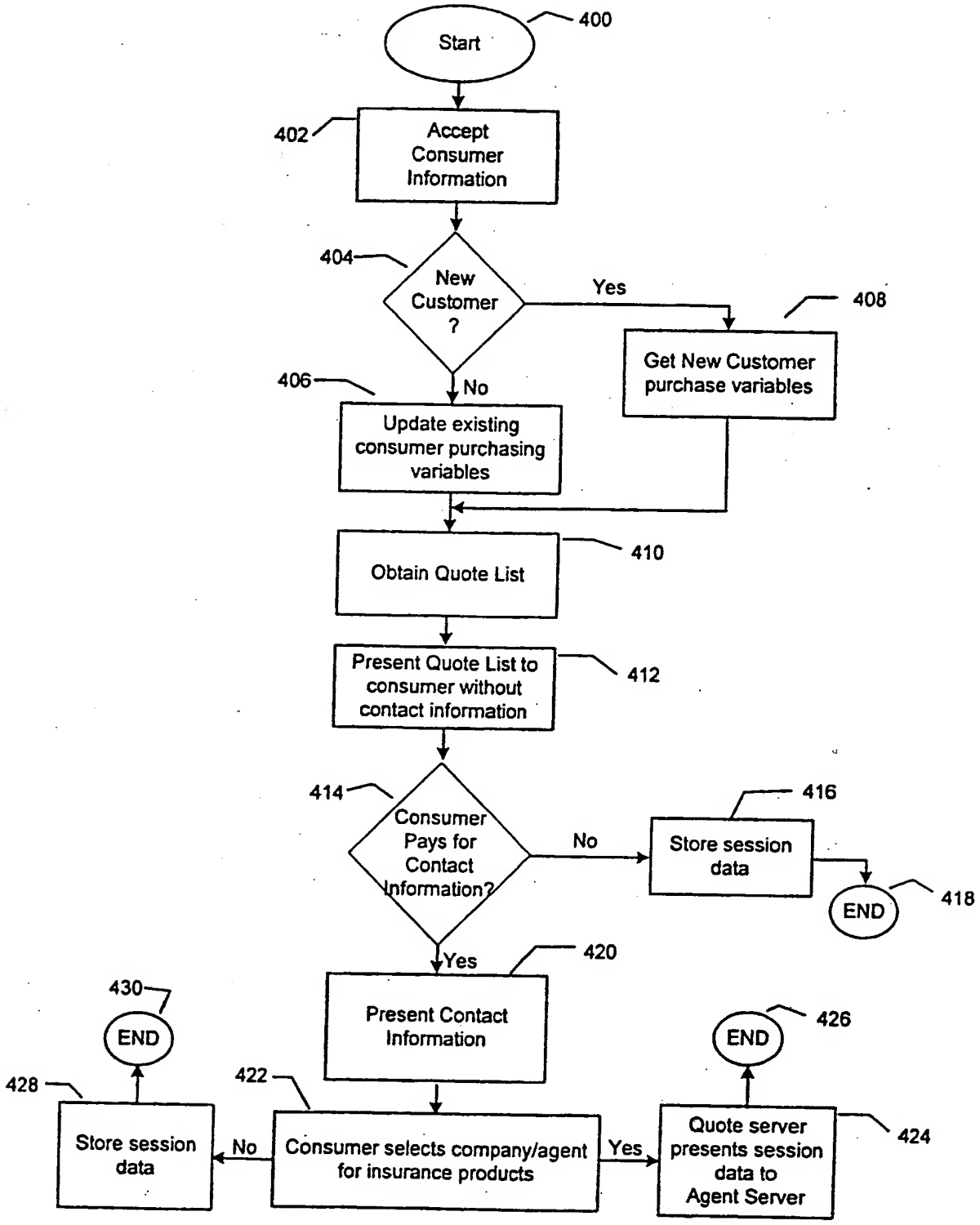
Start
400
Accept Consumer Information
402
New Customer ?
404
Yes
408
Get New Customer purchase variables
No
406
Update existing consumer purchasing variables
Obtain Quote List
410
Present Quote List to consumer without contact information
412
Consumer Pays for Contact Information?
414
No
Store session data
416
END
418
Yes
420
Present Contact Information
END
426
END
430
Store session data
428
Consumer selects company/agent for insurance products
422
No
Yes
Quote server presents session data to Agent Server
424

FIG. 4

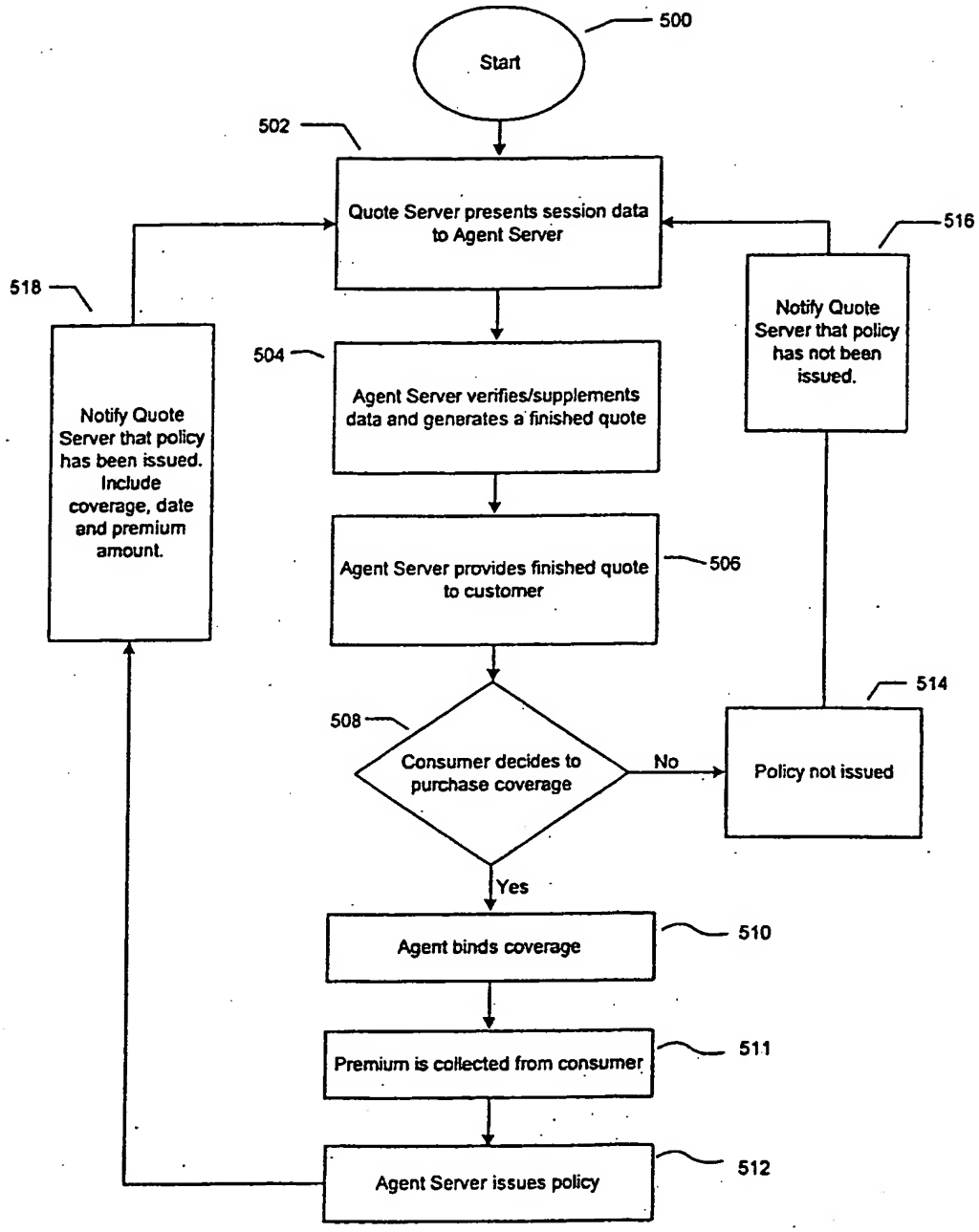
Start
500
502
Quote Server presents session data to Agent Server
516
518
Notify Quote Server that policy has not been issued.
Notify Quote Server that policy has been issued. Include coverage, date and premium amount.
504
Agent Server verifies/supplements data and generates a finished quote
Agent Server provides finished quote to customer
506
514
508
Consumer decides to purchase coverage
No
Policy not issued
Yes
Agent binds coverage
510
Premium is collected from consumer
511
Agent Server issues policy
512

FIG. 5

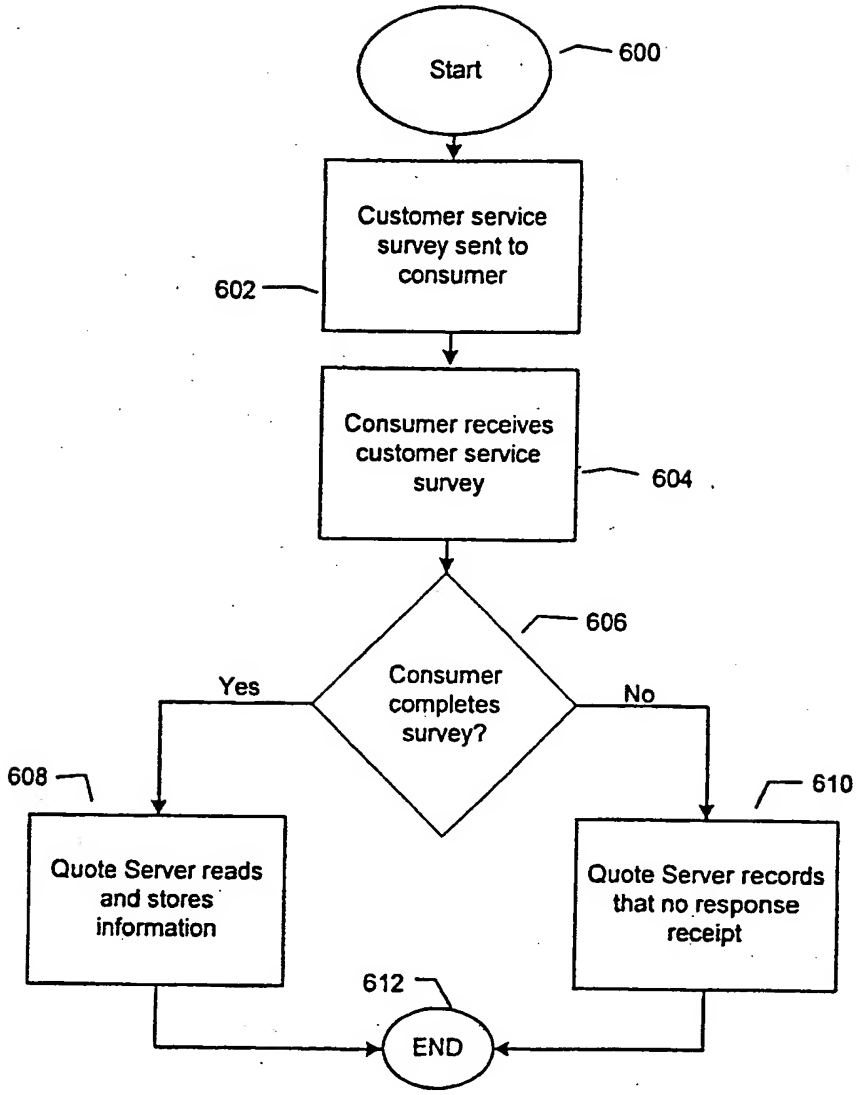
Start
600
Customer service survey sent to consumer
602
Consumer receives customer service survey
604
Consumer completes survey?
606
Yes
No
608
Quote Server reads and stores information
610
Quote Server records that no response receipt
612
END

FIG. 6

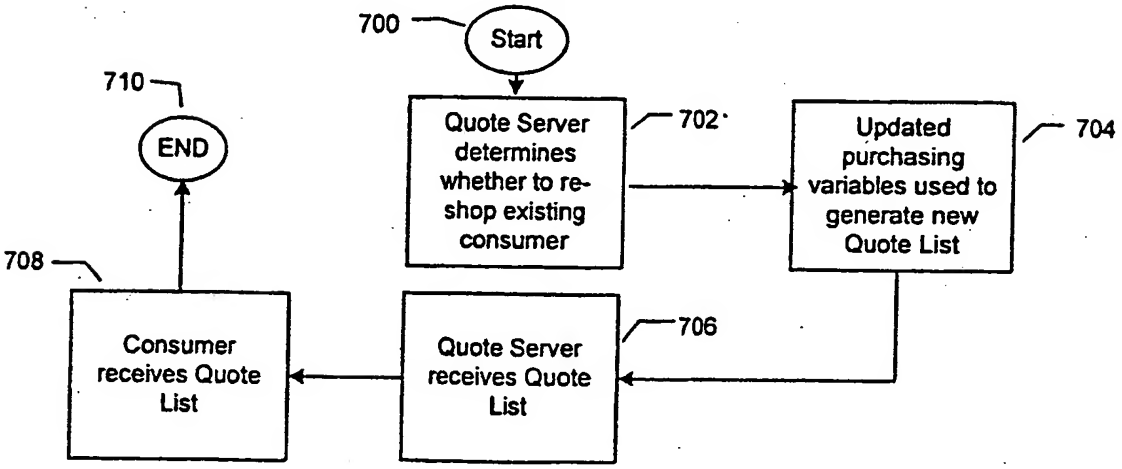
700
Start
Quote Server determines whether to re-shop existing consumer
702
Updated purchasing variables used to generate new Quote List
704
Quote Server receives Quote List
706
Consumer receives Quote List
708
710
END

FIG. 7

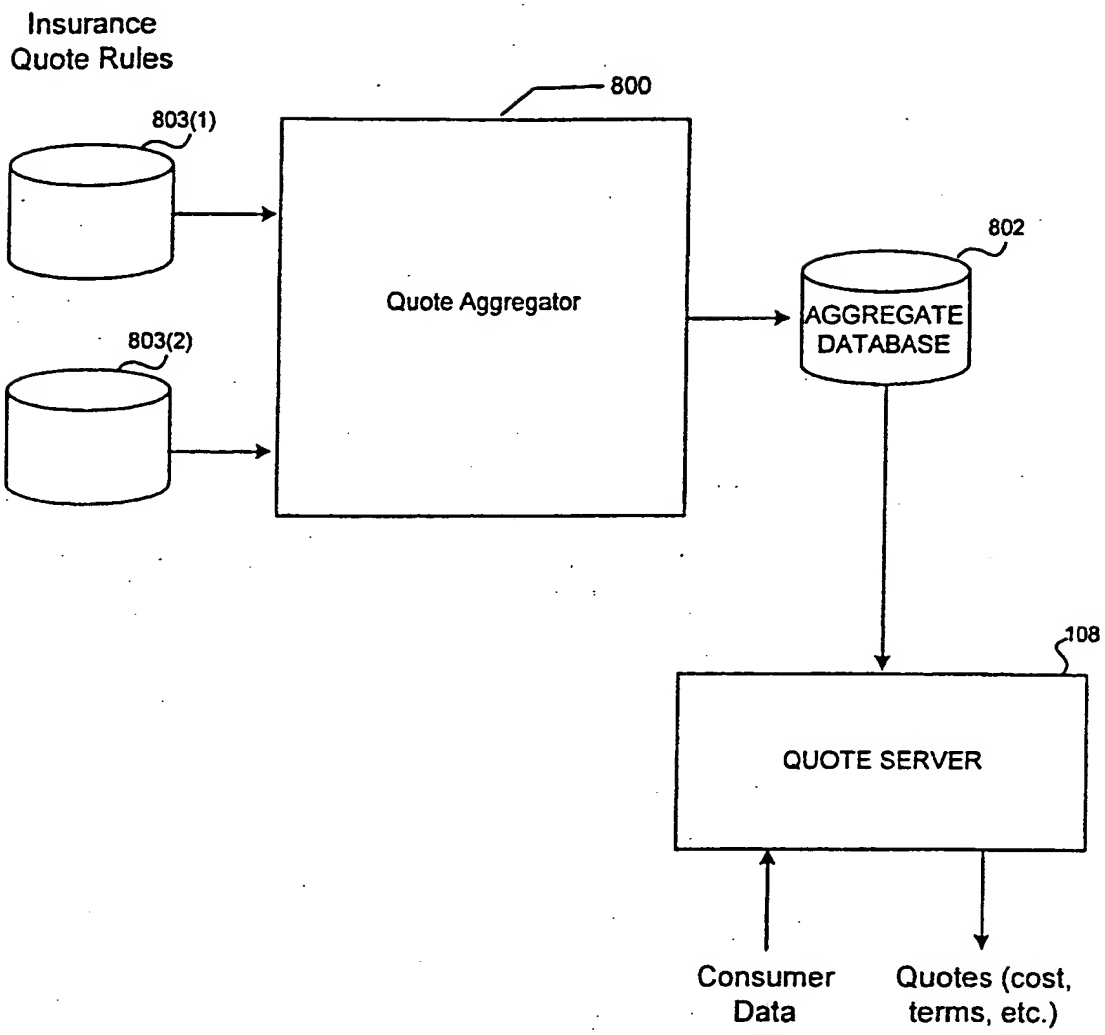
Insurance
Quote Rules
800
803(1)
803(2)
Quote Aggregator
802
AGGREGATE
DATABASE
108
QUOTE SERVER
Consumer
Data
Quotes (cost,
terms, etc.)

FIG. 8

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/21013

A. CLASSIFICATION OF SUBJECT MATTER
IPC(7) :G06F 17/60
US CL :705/4
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
U.S. : 705/4

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X — Y	US 4,992,940 A (DWORKIN) 12 February 1991; col. 1, line 63 - col. 3, line 19.	1, 3, 4, 6 — 2, 5
Y, P	US 5,987,434 A (LIBMAN) 16 November 1999; col. 3, line 59 - col. 4, line 52.	2
Y, P	US 6,049,778 A (WALKER et al) 11 April 2000; col. 2, line 39 - col. 3, line 6.	5
A, P	US 5,995,961 A (LEVY et al) 30 November 1999; see entire document.	1-6
A, P	US 5,978,799 A (HIRSCH) 02 November 1999; see entire document.	1-6

☐ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

*	Special categories of cited documents:	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A"	document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E"	earlier document published on or after the international filing date	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family
"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed		

Date of the actual completion of the international search	Date of mailing of the international search report
25 OCTOBER 2000	04 DEC 2000
Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703) 305-3230	Authorized officer TARIQ R. HAFIZ James R. Matthews Telephone No. (703) 306-5540

Form PCT/ISA/210 (second sheet) (July 1998)*